

Exhibit 6

Tuesday, April 15, 2003

Radical Foundation: In '**Law**' **Seminars**, A Saudi Group Spreads Extremism

Searching for Roots of 9/11, Europeans Find 6 Plotters Took Course in Holland

Credentials of a 'Holy Warrior'

By Ian Johnson and **David Crawford**

EINDHOVEN, Netherlands -- In late February, more than 300 young men from across Europe gathered for a weekend seminar on Islamic law put on by the Al-Waqf al-islami Foundation.

In the bright, austere rooms of this city's Al-Furqaan Mosque, they heard sermons on the hell that awaits unbelievers and the benefits of resisting Western ways of living. The language was Dutch, but the message was imported from Saudi Arabia, via Saudi books and lecturers who taught a strict, orthodox interpretation of Islam. Mourat, an attendee who offered only his first name, said: "I don't want a separation of state and religion. I want Shariah [Islamic law] here and now."

For years, the Al-Waqf foundation's seminars have drilled extremist messages into the heads of thousands of young Muslims from across the Continent: Mixing with unfaithful is a form of pollution, Jews are to blame for much of what's wrong in the world, and the rest can be laid at the doorstep of the U.S., according to foundation literature and interviews with attendees.

The seminar's most famous graduates: half a dozen members of the group of young men from Hamburg, Germany, who plotted the Sept. 11 attacks.

As European government investigators explore the roots of terrorism, they are discovering foundations such as Al-Waqf. Muslim foundations and charities initially came under the microscope for channeling money to terrorists. Now, investigators are taking another look at whether these groups are encouraging terrorism by teaching an intolerant and xenophobic strain of Islam.

In France, investigators have raised concerns about L'Institut Europeen des Sciences Humaines at the Chateau-Chinon in the Burgundy region. One member of the Hamburg cell took a correspondence course offered by the institute, the investigators say. In Germany, the Haus des Islam in the small town of Lutzelbach near Frankfurt is under observation, according to German intelligence officials. This organization was set up in the 1980s with cash smuggled into the country from the Middle East, the officials say.

Wolfgang Burgfeld, who heads the Haus des Islam, says, "We're just a normal teaching institution." The French institute declined to comment.

Of these groups, Eindhoven's branch of the Al-Waqf foundation stands out. Its courses have been attended since the late 1980s by self-styled holy warriors from across Europe. Attendance has become a critical credential for those aspiring to jihad, according to terrorism investigators.

Like many of the foundations, Al-Waqf is tightly linked to Saudi Arabia. Its headquarters are there, and wealthy Saudis dominate the board of the Dutch branch. Its courses reflect the puritanical strain of Islam promoted world-wide by the Saudi government.

Here in Eindhoven, the foundation's history is interwoven with that of the Cheppih family. Ahmed Cheppih came to the Netherlands from Morocco more than 30 years ago, seeking political asylum from what his son, Mohammed, says was persecution for his Islamic activism.

After taking early retirement as a laborer in 1986, the elder Mr. Cheppih got even more involved in Islamic affairs, his son says. "That became his profession here in Holland," explains Mohammed Cheppih, who is 25 years old.

The elder Mr. Cheppih helped found the mostly Moroccan Al-Furqaan Mosque and the Netherlands' first Islamic primary school. In 1989, the Saudi-based Al-Waqf foundation opened its branch in Eindhoven, eventually locating in the Al-Furqaan Mosque. It helped fund the elder Mr. Cheppih's primary school and began running seminars in Islamic law and spiritual belief, attracting several thousand students a year during the 1980s and 1990s.

The younger Mr. Cheppih says his father sent him to Saudi Arabia to finish high school and then attend university. In 2000, the son returned to the Netherlands as representative of the Muslim World League, Saudi Arabia's main international charity.

A heavy-set man with a beard and rimless glasses, the younger Mr. Cheppih looks old for his years. The widely recognized spokesman for the Al-Furqaan Mosque and Al-Waqf foundation, Mr. Cheppih has had a difficult year. Two young men from the mosque were killed in 2002 by Indian soldiers fighting Muslim militants in Kashmir. The Dutch domestic intelligence agency, known as AIVD, said in public reports last year that the pair were recruited in Eindhoven by Islamist extremists. AIVD also alleged that his father's elementary school spreads extremist beliefs and that the Al-Waqf foundation is "damaging to the Dutch democratic order."

"These allegations are wrong," says Mr. Cheppih at the end of a long Sunday spent lecturing on Islamic law to young men in the Dutch city of Utrecht. "We are for integration. We hold our lectures in Dutch, not Arabic, and encourage people to be the best citizens possible."

Until 2000, the Eindhoven seminars were held in a semidetached house on Paulus Potter Street, a run-down neighborhood now slated for demolition. The house still has some traces of

its last owners, which according to city records was the Al-Waqf foundation. Overturned furniture lies in the living room, trash cans in the weedy backyard and a few trial-subscription magazines in the hallway.

Two and a half years ago, however, the house -- like the Al-Furqaan Mosque today -- was one of Europe's training grounds for puritanical Islam. Attendees were told to be quiet and attract as little attention as possible, according to Arabic-language handouts that were later seized by German police during raids in Hamburg. Allah, the three-page documents said, was to be worshipped "secretively." But neighbors knew that something unusual was taking place.

"Young Arab men with beards and carrying books would arrive in buses and stay for a long weekend or a week," a neighbor says, gesturing over to the house.

The readings centered on an extremely narrow interpretation of Islamic law. A key message: mixing with nonbelievers is taboo. A handout from a 1999 conference during the holy month of Ramadan, for example, warned participants not to visit Christians in their homes or accept Christmas cards or gifts. "According to the scholars' consensus, this is forbidden," stated a handout in Arabic that German police seized during a search of the home of El-Hassen Ragi, a Hamburg resident currently under investigation for possibly aiding the Sept. 11 attackers.

The 1999 Ramadan conference had an electric effect on Mr. Ragi, his wife, Beate Ragi, said in a sealed deposition taken by police last year and reviewed by The Wall Street Journal. He began to spout hateful slogans, blaming Jews and the U.S. for the world's problems, Beate Ragi said. She is separated from her husband but still lives in Hamburg and shares custody of their child. "Afterwards, he was completely changed," she added. "He demanded that food be put on the table. Then he'd leave us some, and take the rest to his friends. He was hardly home anymore."

Condemnation and abandonment of Western influences are central to the extremist Islamic seminars, a German terrorism investigator says. "If you teach that people are inferior, then it's easier to justify killing them," the investigator says.

In a separate sealed police deposition, Mr. Ragi said he couldn't remember anything about the 1999 Ramadan seminar: neither who went or who organized it.

But another member of the Hamburg circle of young Muslim immigrants who also attended the 1999 seminar, Mohamed Raji, had a better memory. After coming under investigation 18 months ago for allegedly helping to handle logistics for the Sept. 11 hijackers, Mr. Raji returned to his native Morocco. At the request of German police, he was detained by Moroccan police and interrogated.

"The event [in Eindhoven] was organized by the Saudi Ministry for Islamic Affairs for five days. Invitations were sent from across Europe," Mr. Raji said in a sealed deposition taken by Moroccan police last year.

The Saudi Embassy in Berlin denies that its government sponsored this or any other seminar abroad. On March 24, however, new links came to light between the Saudi Embassy, Eindhoven and the Hamburg cell.

The Saudi Foreign Ministry recalled Mohammad J. Fakihi, director of the Islamic Affairs Department at the Saudi Embassy in Berlin. German police say that earlier, they had found Mr.

Fakihi's business card among the possessions of convicted Hamburg cell member Mounir Motassadeq. The Saudi Embassy declined to comment on the recall of Mr. Fakihi.

Mr. Raji placed Mr. Ragi, Mr. Motassadeq and Zakaria Essabar at the 1999 Ramadan seminar. Mr. Motassadeq was convicted in February in Germany for aiding the hijackers. He was sentenced to 15 years in prison. Mr. Essabar, who is wanted as a principal organizer of the attacks, is believed to be in Pakistan or Afghanistan. He left Germany shortly before the attacks.

Not long after attending the 1999 Ramadan seminar, Mr. Motassadeq traveled to Afghanistan to train in an al Qaeda-run camp, according to German court documents used to convict him. He later stayed in contact with clerics who spoke at the seminar, according to court records. And earlier that year, according to German investigators, alleged Sept. 11 pilots Mohamed Atta and Marwan al-Shehhi came to a conference in either Eindhoven or Amsterdam. They subsequently went to al Qaeda camps in Afghanistan.

Another man who attended an Al-Waqf seminar in Eindhoven was Ibrahim Diab, a regular at the Al-Quds mosque in Hamburg attended by Mr. Atta and his friends. Mr Diab left Germany the day before the Sept. 11 attacks, according to German court documents. He was detained about a month later at the Afghani border by Pakistani police.

One of the few things he took with him on this trip: a graduation certificate from the 1999 seminar, according to a Pakistani police inventory. "It was like a credential that you have that shows you have the necessary knowledge of Islam in order to be a holy warrior," says another German investigator.

Officials at the Al-Waqf foundation's headquarters in Riyadh and Jeddah declined several interview requests and ignored faxed questions.

Mr. Cheppih says he "can't rule out" that seminar handouts have included references to cutting off contacts with outsiders and not integrating into Western society. But he denies that foundation gatherings could have contributed to any person's development as a terrorist.

"They're just lectures," he says. "They don't cause radicalism. If they cause terrorists, then so could a Rambo movie. It was just a course on law and creed, nothing more."

Mr. Cheppih says he doesn't know how much money the Al-Waqf foundation spends on its programs in the Netherlands. He says that the local branch of the Muslim World League, which he represents, spends \$50,000 a year to offer courses on Islamic law and beliefs in Rotterdam and Amsterdam, among other activities in the Netherlands.

The Dutch domestic intelligence agency, AIVD, which designates the Al-Waqf foundation as "radical," believes it has significant financial clout. In a report published last year on Islamic education in the Netherlands, the agency estimated that Al-Waqf helps finance about six primary schools in the Netherlands, in addition to the periodic seminars for adults.

Mr. Cheppih says most of the money is donated by pious Dutch Muslims. But the group also has connections to wealthy Saudi Arabians who have alleged links to terrorism.

According to articles of incorporation filed with the Dutch Chamber of Commerce, the foundation's board includes Sheikh Hamad al Hussaini, a Saudi businessman who heads Akel

Trading Co. Spanish terrorism investigators say that the Hussaini family has had business dealings with and transferred money to Muhammad Galeb Zouaydi. Jailed in Spain, Mr. Zouaydi is awaiting trial there on charges of being one of the principal financiers in Europe of Osama bin Laden's al Qaeda network. Mr. Hussaini declined to comment. Mr. Zouyadi has denied the charges.

Whatever its financial associations, Al-Waqf has helped create a milieu where the world is divided into Muslims and inferior non-Muslims, European investigators say. At the seminar last month, Mr. Cheppih gave a 90-minute lecture on the Islamic concept of tawhid, which means the unity of God. That, he said is important in a country where Muslims are a minority and their culture threatened by the majority population of secular Christians.

Speaking in the spartan Al-Furqaan Mosque -- pictures of any sort, even of Mecca, are banned -- Mr. Cheppih warned some 300 listeners against accepting the secular, non-Islamic world. At times he was humorous, declaring: "Tawhid is not Steven Spielberg, Hollywood; it is reality." But his message was at core serious and uncompromising: sacrifice everything for Islam.

"He who understands what tawhid is will find a place in paradise," Mr. Cheppih told the young men, many of whom were taking notes. "All acts [supporting Islam] will be rewarded. All initiatives, even when they are bad, will be rewarded."

Special correspondents Stefan Kloet in Amsterdam and Ahmed Senyurt in Cologne contributed to this article.
